

## Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Koron J. English

Kereba G. English

Debtors

Case No. 16-13387-mdc

Chapter 13

District/off: 0313-2

User: admin

Page 1 of 3

Date Rcvd: Jul 09, 2021

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2021:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>  |
|-----------------|--|
| db/jdb          | + Koron J. English, Kereba G. English, 19 E. Montana Street, Philadelphia, PA 19119-2211   |
| 14161606        | + Diana M. Dixon, Esq., 107 N. Broad Street, Suite 307, Doylestown, PA 18901-3755  |
| 13737607        | + Fifth Third Bank, PO Box 9013, Addison, TX 75001-9013  |
| 13781525        | ++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court; Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741 |
| 13726608        | + Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095  |
| 13806288        | + Philadelphia Federal Credit Union, c/o Cenlar FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430  |
| 13802787        | RED WOLF FUNDING, Xerox Education Services, LLC dba, ACS Education Services, P.O. Box 22724, Long Beach, CA 90801-5724   |
| 13769579        | + RED WOLF FUNDING on behalf of NSLP, National Student Loan Program, 1300 O Street, Lincoln, NE 68508-1511   |
| 13748639        | US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973  |

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| <b>Recip ID</b> | <b>Notice Type: Email Address</b>                | <b>Date/Time</b>     | <b>Recipient Name and Address</b>  |
|-----------------|--|----------------------|--|
| smg             | Email/Text: megan.harper@phila.gov               | Jul 09 2021 23:12:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg             | EDI: PENNDEPTREV                                 | Jul 10 2021 03:13:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| smg             | Email/Text: RVSVCBICNOTICE1@state.pa.us          | Jul 09 2021 23:12:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                                      |
| smg             | + Email/Text: usapae.bankruptcynotices@usdoj.gov | Jul 09 2021 23:12:00 | U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404                             |
| 13776590        | EDI: AIS.COM                                     | Jul 10 2021 03:13:00 | American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838  |
| 14106298        | + EDI: RECOVERYCORP.COM                          | Jul 10 2021 03:13:00 | Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021                   |
| 13735982        | EDI: RECOVERYCORP.COM                            | Jul 10 2021 03:13:00 | Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605     |
| 13814942        | Email/Text: megan.harper@phila.gov               | Jul 09 2021 23:12:00 | City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595 |
| 13754873        | EDI: CAPITALONE.COM                              | Jul 10 2021 03:13:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083   |
| 13754874        | EDI: CAPITALONE.COM                              | Jul 10 2021 03:13:00 | Capital One, N.A., PO Box 71083, Charlotte, NC   |

District/off: 0313-2

User: admin

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|          |   |                      |   |
|----------|---|----------------------|---|
|          |   |                      | 28272-1083  |
| 13769975 | EDI: CRFRSTNA.COM                                 | Jul 10 2021 03:13:00 | Credit First NA, PO Box 818011, Cleveland, OH 44181-8011  |
| 13799813 | EDI: Q3G.COM                                      | Jul 10 2021 03:13:00 | Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657   |
| 13934506 | EDI: ECMC.COM                                     | Jul 10 2021 03:13:00 | ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408   |
| 13726600 | + EDI: IRS.COM                                    | Jul 10 2021 03:13:00 | IRS, PO Box 7346, Philadelphia, PA 19101-7346   |
| 13790858 | Email/PDF: resurgentbknotifications@resurgent.com | Jul 09 2021 23:23:53 | LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 13779917 | + EDI: MID8.COM                                   | Jul 10 2021 03:13:00 | MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011   |
| 14173350 | + EDI: NAVIENTFKASMSERV.COM                       | Jul 10 2021 03:13:00 | Navient Solutions, LLC, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430   |
| 13802192 | EDI: PRA.COM                                      | Jul 10 2021 03:13:00 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541   |
| 13761595 | EDI: Q3G.COM                                      | Jul 10 2021 03:13:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788   |
| 13748455 | + Email/Text: electronicbkydocs@nelnet.net        | Jul 09 2021 23:12:00 | U.S. Department of Education, C/O Nelnet, 121 South 13th Street Suite 201, Lincoln NE 68508-1911  |
| 13742451 | EDI: WFFC.COM                                     | Jul 10 2021 03:13:00 | Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657   |
| 14072423 | EDI: ECAST.COM                                    | Jul 10 2021 03:13:00 | eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262  |

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| 13953340 | *P++          | PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 11, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2021 at the address(es) listed below:

| Name                    | Email Address   |
|-------------------------|---|
| ALEXANDRA T. GARCIA     | on behalf of Creditor Philadelphia Federal Credit Union ecfmail@mwc-law.com ecfmail@ecf.courtdrive.com            |
| ANDREW F GORNALL        | on behalf of Creditor NATIONSTAR MORTGAGE LLC agornall@kmllawgroup.com bkgroup@kmllawgroup.com                    |
| DENISE ELIZABETH CARLON | on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com   |
| DIANA M. DIXON          | on behalf of Debtor Koron J. English dianamixonesq@gmail.com  |
| DIANA M. DIXON          | on behalf of Joint Debtor Kereba G. English dianamixonesq@gmail.com   |
| JOSHUA I. GOLDMAN       | on behalf of Creditor NATIONSTAR MORTGAGE LLC Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com |
| KEVIN G. MCDONALD       | on behalf of Creditor Fifth Third Bank bkgroup@kmllawgroup.com  |
| KEVIN G. MCDONALD       | on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com   |
| LAUREN MOYER            | on behalf of Creditor Philadelphia Federal Credit Union ecfmail@ecf.courtdrive.com                                |
| MATTEO SAMUEL WEINER    | on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com   |
| REBECCA ANN SOLARZ      | on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com   |
| REBECCA ANN SOLARZ      | on behalf of Creditor Fifth Third Bank bkgroup@kmllawgroup.com  |
| THOMAS I. PULEO         | on behalf of Creditor NATIONSTAR MORTGAGE LLC tpuleo@kmllawgroup.com bkgroup@kmllawgroup.com                      |
| United States Trustee   | USTPRegion03.PH.ECF@usdoj.gov   |
| WILLIAM C. MILLER, Esq. | on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com                         |
| WILLIAM C. MILLER, Esq. | ecfemails@ph13trustee.com philaecf@gmail.com  |

TOTAL: 16

**Information to identify the case:**

|   |                                  |  |
|---|----------------------------------|--|
| Debtor 1  | Koron J. English                 | Social Security number or ITIN xxx-xx-8781 |
|   | First Name Middle Name Last Name | EIN -----                                  |
| Debtor 2<br>(Spouse, if filing)                                 | Kereba G. English                | Social Security number or ITIN xxx-xx-5139 |
|   | First Name Middle Name Last Name | EIN -----                                  |
| United States Bankruptcy Court Eastern District of Pennsylvania |                                  |  |
| Case number: 16-13387-mdc                                       |                                  |  |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Koron J. English

Kereba G. English  
aka Kereba G. Perry

7/8/21

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**